

EXHIBIT 31

DATE: 3/22/24
TIME: 9:49:52

Mr. Cooper
COMMUNICATION HISTORY PROFILE

SRV869R
PAGE: 98

Loan [REDACTED] 1923 Inv # FB8 Asum:N Stat:R Int% 4.125 Pmt 2,326.55 Due: 4/01/24
PETER HACKINEN UPB 194,760.04 P&I 1,824.45 TYPE 03
624 N 138TH STREET MSG #1:91 #2:17 #3:61 .00 #PMTS 00000
SEATTLE WA 98133 Phone (H) [REDACTED] 5187 (W) CP: ZZZ_ZOMG

Cls	Code	Assgn/By	Entered	Time	Target	Amt/Pmt	Cleared	Amt/Pmt
			Requested document(s) sent to customer via Email (SENDADOC ID: 0)					
CS	CDOC	YSANCHEZ YSANCHEZ	6/05/23	14:58	0/00/00	.00	6/05/23	.00
			DOCUMENT REQUEST INQUIRY Documents: Mod Agreement - Signed by Borrower Only Delivery Method: Email Recipient: PETER D. HACKINEN Email Address: therecoup624@gmail.com					
DC	DOCA	DOCADMIN DOCADMIN	6/05/23	19:59	6/05/23	.00	6/05/23	.00
			Requested document(s) sent to customer via Email (SENDADOC ID: 0)					
CS	TTMR	YSANCHEZ YSANCHEZ	6/05/23	15:12	6/08/23	.00	6/05/23	.00
			TALKED TO CUSTOMER cx called in to get mod agreements and prov loan nuber and confirm balance its showing as a 0 balance on here and prov rese email for futher info Call Reason - Loan transfer information					
CS	INBK	YSANCHEZ YSANCHEZ	6/05/23	15:12	0/00/00	.00	6/05/23	.00
			INBOUND BANKRUPTCY CALL					
CL	PRVS	ZZZ_ZOMG LS1300R2	6/13/23	50	6/12/23	.00	0/00/00	.00
			ANNUAL PRIVACY NOTICE SENT - STAND ALONE					
CL	POFV	IVR IVR	7/05/23	19:04	0/00/00	.00	7/05/23	.00
			PAYOFF REQUEST RECEIVED VERIFICATION NEEDED Requester: PETER HACKINEN Company: mrc Best Contact Number: 2062405187 Estimated Payoff Date: 08/04/2023 Deliver to Fax Number Fax Number: 2062608668 Send to: 3					
FB	FB36	SRV229R **	7/05/23	19:30	7/05/23	25.00	0/00/00	75.00
			36 ZZZZF-ExpDeliveryFee					
PO	PYOF	ZZZ_ZOMG SRV229R	7/05/23	19:30	7/05/23	.00	7/04/23	.00
			PAYOFF STATEMENT GENERATED					
CL	BFHA	MISOPS LSPOPGM05R	7/05/23	19:30	7/05/23	.00	7/05/23	.00

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 SEATTLE WA 98133 Phone (H) [REDACTED] 5187 (W) CP: ZZZ_ZOMG

Cls	Code	Assgn/By	Entered	Time	Target	Amt/Pmt	Cleared	Amt/Pmt
			FHA QUOTE TO BORROWER					
CS	DRVR	SLAWREN3 SLAWREN3	7/10/23	14:36	0/00/00	.00	7/10/23	.00
			DOCUMENT RECEIVED VIA RESEARCH FAX INBOX REC 3PA FROM AMERICAN PACIFIC MORT FOR A VOM BUT NO ADDRESS OR EMAIL ADDRESS TO SEND TO. SET UP TO TO TO BORR.					
CS	AUTH	WEBMRC WEBMRC	7/10/23	14:36	7/10/23	.00	7/10/23	.00
			AUTHORIZATION FOR 3RD PARTY BORROWER: PETER D HACKINEN AUTHORIZED: AMERICAN PACIFIC MORT RELATIONSHIP: Other					
CS	3PRT	SLAWREN3 SLAWREN3	7/10/23	14:37	0/00/00	.00	7/10/23	.00
			3RD PARTY AUTH RCVD/ACCOUNT UPDATE Thirdparty Name: AMERICAN PACIFIC MORT Relationship: TITLE Authorized By: PETER D HACKINEN Method: Written Received date: 6/23/2023 End date: 6/23/2024					
CS	RRRS	MSTAMPER MSTAMPER	7/17/23	13:33	0/00/00	.00	0/00/00	.00
			RESEARCH REQUEST RESOLVED sent VOM to h/o due to the 3rd party had no mail or email ad dress.					
CL	MISC	ZZZ_ZOMG ISANCHE3	7/18/23	8:51	0/00/00	.00	7/18/23	.00
CL	CPOP	ZZZ_ZOMG ISANCHE3	7/18/23	8:51	0/00/00	.00	7/18/23	.00
			CUSTOMER AUTHENTICATED IN IVR					
CL	MISC	ZZZ_ZOMG ISANCHE3	7/18/23	8:51	0/00/00	.00	7/18/23	.00
CL	POFV	IVR IVR	7/21/23	18:20	0/00/00	.00	7/21/23	.00
			PAYOFF REQUEST RECEIVED VERIFICATION NEEDED Requester: PETER HACKINEN Company: mrc Best Contact Number: 2062405187 Estimated Payoff Date: 08/15/2023 Deliver to Fax Number					

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624 N 138TH STREET MSG #1:91 #2:17 #3:61 .00 #PMTS 00000
SEATTLE WA 98133 Phone (H) [REDACTED] 5187 (W) CP: ZZZ_ZOMG

Cls	Code	Assgn/By	Entered	Time	Target	Amt/Pmt	Cleared	Amt/Pmt
			Fax Number: 2062608668 Send to: 3					
PO	PYOF	ZZZ_ZOMG SRV229R	7/21/23	18:32	7/21/23	.00	7/21/23	.00
			PAYOFF STATEMENT GENERATED					
CL	BFHA	MISOPS LSPOPGM05RFHA	7/21/23	18:32	7/21/23	.00	7/21/23	.00
			QUOTE TO BORROWER					
PO	PYOF	ZZZ_ZOMG SRV229R	7/22/23	54	7/22/23	.00	7/22/23	.00
			PAYOFF STATEMENT GENERATED					
CL	AMPO	MISOPS POQ0105R	7/22/23	54	7/22/23	.00	7/22/23	.00
			AMENDED PAYOFF QUOTE PROCESSED Original ID: 000000000027124390 Original Payoff Amount: \$00000204992.32 Amended ID: 000000000027233880 Amended Payoff Amount: \$00000205022.32					
CL	BFHA	MISOPS LSPOPGM05RFHA	7/22/23	1:56	7/22/23	.00	7/22/23	.00
			QUOTE TO BORROWER					
CL	MISC	ZZZ_ZOMG MELLED	8/22/23	12:22	0/00/00	.00	8/22/23	.00
CL	CPOP	ZZZ_ZOMG MELLED	8/22/23	12:22	0/00/00	.00	8/22/23	.00
			CUSTOMER AUTHENTICATED IN IVR					
CL	MISC	ZZZ_ZOMG MELLED	8/22/23	12:22	0/00/00	.00	8/22/23	.00
CL	DEMO	ZZZ_ZOMG MELLED	8/22/23	12:22	0/00/00	.00	0/00/00	.00
			DEMOGRAPHICS VERIFIED PETER D HACKINEN - verified: (A)Name, (A)Loan Number					
CL	QA	ZZZ_ZOMG MELLED	8/22/23	12:22	0/00/00	.00	8/22/23	.00
			QA STATEMENT GIVEN					
CL	CLTR	ZZZ_ZOMG MELLED	8/22/23	12:25	0/00/00	.00	8/22/23	.00
			CALL TRANSFERRED					
CL	TTMR	ZZZ_ZOMG MELLED	8/22/23	12:25	8/25/23	.00	8/22/23	.00
			TALKED TO CUSTOMER call intent - cust calling to inquire about modification transferred to lm fully verified Call Reason - Document Request/Inquiry					

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PETER HACKINEN UPB 194,760.04 P&I 1,824.45 TYPE 03
624 N 138TH STREET MSG #1:91 #2:17 #3:61 .00 #PMTS 00000
SEATTLE WA 98133 Phone (H) [REDACTED] 5187 (W) CP: ZZZ_ZOMG

Cls	Code	Assgn/By	Entered	Time	Target	Amt/Pmt	Cleared	Amt/Pmt
CL	INBK	ZZZ_ZOMG MELLED	8/22/23	12:25	0/00/00 INBOUND BANKRUPTCY CALL	.00	8/22/23	.00
CS	DEMO	MSHAWTT MSHAWTT	8/22/23	12:26	0/00/00 DEMOGRAPHICS VERIFIED PETER D HACKINEN - verified: Name, SSN, Property Zip	.00	0/00/00	.00
CS	QA	MSHAWTT MSHAWTT	8/22/23	12:26	0/00/00 QA STATEMENT GIVEN	.00	8/22/23	.00
CS	INBK	MSHAWTT MSHAWTT	8/22/23	12:35	0/00/00 INBOUND BANKRUPTCY CALL	.00	8/22/23	.00
CS	TTMR	MSHAWTT MSHAWTT	8/22/23	12:35	8/25/23 TALKED TO CUSTOMER BOR CI GAVE AUTHT O SPEAK WITH ATT INQ ABOUT LIEN ON HOME FROM FIRST MORTGAGE GAVE EMAIL FOR RESEARCH TO RQST DOC NOT IN SYSTEM Call Reason - Document Request/Inquiry No Mini Miranda required QA Provided	.00	8/22/23	.00
CL	QA	ZZZ_ZOMG CMATH	10/03/23	17:40	0/00/00 QA STATEMENT GIVEN	.00	10/03/23	.00
CL	TTOT	ZZZ_ZOMG CMATH	10/03/23	17:41	10/04/23 TALKED TO OTHER PARTY Provided email address to request payoff Third Party Name: selauln (noble escrow) Third Party Relationship: Real Estate Agent No Mini Miranda required QA Provided	.00	0/00/00	.00
CL	INBK	ZZZ_ZOMG CMATH	10/03/23	17:41	0/00/00 INBOUND BANKRUPTCY CALL	.00	10/03/23	.00
CS	AUTH	WEBMRC WEBMRC	10/05/23	8:58	10/05/23 AUTHORIZATION FOR 3RD PARTY BORROWER: PETER D HACKINEN AUTHORIZED: Noble Escrow Services RELATIONSHIP: Real Estate Agent	.00	10/05/23	.00
CS	3PRT	VHEN1034 VHEN1034	10/05/23	8:58	0/00/00 3RD PARTY AUTH RCVD/ACCOUNT UPDATE	.00	10/05/23	.00

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PETER HACKINEN UPB 194,760.04 P&I 1,824.45 TYPE 03
624 N 138TH STREET MSG #1:91 #2:17 #3:61 .00 #PMTS 00000
SEATTLE WA 98133 Phone (H) [REDACTED] 5187 (W) CP: ZZZ_ZOMG

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Cls Code Assgn/By      Entered Time Target      Amt/Pmt Cleared      Amt/Pmt
Thirdparty Name: Noble Escrow Services
Relationship: Real Estate Agent
Authorized By: PETER D HACKINEN
Method: Written
Received date: 10/5/2023
End date: 10/5/2024

CL  POFF VHEN1034 10/05/23 8:59 0/00/00 .00 10/05/23 .00
      VHEN1034 PAYOFF QUOTE REQUEST RECEIVED
      Requester: Noble Escrow Services
      Best Contact Number: 206-569-3112
      Estimated Payoff Date: 10/31/2023
      Deliver to Fax Number
      Fax Number: 2062608668
      Send to: 3

CS  DRVR VHEN1034 10/05/23 9:00 0/00/00 .00 10/05/23 .00
      VHEN1034 DOCUMENT RECEIVED VIA RESEARCH FAX INBOX
      received auth for 3rd party along with payoff rquest. auth
      added payoff requested

CS  RRRS VHEN1034 10/05/23 9:11 0/00/00 .00 0/00/00 .00
      VHEN1034 RESEARCH REQUEST RESOLVED
      resolved via iassist.

PO  PYOF ZZZ_ZOMG 10/05/23 9:25 10/05/23 .00 10/05/23 .00
      SRV229R PAYOFF STATEMENT GENERATED

CL  BFHA MISOPS 10/05/23 9:26 10/05/23 .00 10/05/23 .00
      LSPOPGM05RFHA QUOTE TO BORROWER

CS  TRAC ZZZ_ZOMG 12/11/23 21:43 12/11/23 .00 12/11/23 .00
      Assurant INSURANCE VENDOR TRACKALL NOTES
      From Open Items - Per state farm website, STATE FARM INS CO
      paid $ 686.00 due for pol 47CJR5753, 1168 line. HIPC

CL  POFF IVR 3/11/24 13:50 0/00/00 .00 3/11/24 .00
      IVR PAYOFF QUOTE REQUEST RECEIVED
      Requester: PETER HACKINEN
      Best Contact Number: 2062405187
      Estimated Payoff Date: 04/10/2024
      Deliver to Fax Number
  
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 PETER HACKINEN UPB 194,760.04 P&I 1,824.45 TYPE 03
 624 N 138TH STREET MSG #1:91 #2:17 #3:61 .00 #PMTS 00000
 SEATTLE WA 98133 Phone (H) 206-240-5187 (W) CP: ZZZ_ZOMG

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 Cls Code Assgn/By Entered Time Target Amt/Pmt Cleared Amt/Pmt
 Fax Number: 8554559863
 Send to: 1

PO PYOF ZZZ_ZOMG 3/11/24 14:34 3/11/24 .00 3/10/24 .00
 SRV229R PAYOFF STATEMENT GENERATED

* * END OF REPORT * *